Verisk

# Wildfire Risk Report 2025

State-specific reports provide essential data to help address the wildfire threat

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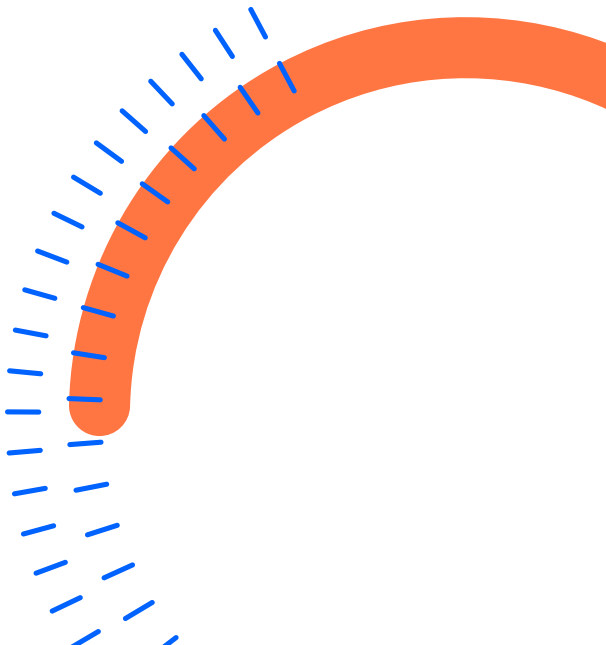


# Understanding a rising peril

The growing severity and geographic spread of wildfires present a deepening threat with long-lasting social and economic implications. According to data published by the National Interagency Fire Center, the number of fires reported in the United States in 2024 increased by 14.7% over 2023, and the acreage burned by wildfires in 2024 increased 231% over the previous year. More than 4.5 million U.S. structures are at high to extreme risk for wildfire, in part due to increasing development in or near wildland-urban interface (WUI) areas. Meanwhile, Verisk analysis shows total reconstruction costs in the U.S. including materials and retail labor increased by 5% from January 2024 to January 2025.

Verisk presents a comprehensive compilation of state-specific reports focused on wildfire risk across the United States. These compiled reports offer a detailed examination of wildfire exposure, historical data, and current trends across several high-risk states, providing invaluable insights for insurers, policymakers, and community leaders.

## Purpose and scope

This compiled set of reports delivers a thorough analysis of wildfire risks, highlighting essential metrics and trends that influence risk assessment and management strategies. The compilation covers:

**Risk assessment overview:** Analysis of structures categorized by risk levels—negligible, low, moderate, and high to extreme.

**Historical context:** Highlight of significant wildfire events, including acreage burned and financial losses.

**Exposure and vulnerability:** Identification of high-risk counties, prevalence of structures in wildland-urban interface (WUI) areas, and the impact of construction and mitigation activities.

**Claims and costs:** Review of trends in fire-related insurance claims and reconstruction costs, reflecting the increasing severity of wildfire impacts.

## Objective

The goal of this compilation is to provide a holistic view of the wildfire risk across different states, enabling stakeholders to make informed decisions and develop effective risk management strategies.

# The 2025 Los Angeles Wildfires

## Fire analysis

The 2025 Eaton and Palisades fires in Los Angeles County brought unprecedented wildfire destruction to densely developed and populated areas. Fueled by a potent combination of factors, the fires together burned 37,728 acres and caused 30 confirmed civilian fatalities across Altadena, Pasadena, and Pacific Palisades, according to the California Department of Forestry and Fire Protection (CAL FIRE). From their ignition on January 7 through their containment as of January 31, these fires damaged or destroyed more than 18,000 structures.

Verisk's probabilistic, stochastic catastrophe model, the Verisk Wildfire Model for the United States, helped insurers anticipate the aggregate impact of the fires and delivered early estimates of total insured losses afterward, with Verisk's Catastrophe and Risk Solutions team estimating combined insured property losses for the Palisades and Eaton fires to fall between $28 billion and $35 billion. Demand surge, debris removal, and estimated insured take-up rates are accounted for in the estimate. Catastrophe models can provide insights into the disaster risks of wildfires in vulnerable areas, including California, where the Verisk Wildfire Model for the United States estimates the total insured losses from an event like the Eaton and Palisades fires to be a 1 in 35-year event, meaning that a loss of this size or greater is estimated to occur roughly once in every thirty-five years.

Address-level hazard and mitigation information from Verisk's FireLine® highlights factors that drove the January fires, including extreme drought and Santa Ana winds that reached or exceeded 100 mph. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine helped identify locations falling within the tool's Special Hazard Zones (SHZ). Special Hazard Zones are scored 0-4, with 0 being the least at risk, and 4 being the most susceptible to an urban conflagration event. In these zones, high structure density combined with proximity to wildlands, made the structures uniquely susceptible to an urban conflagration due to both direct exposure to heat and flames and to wind-driven embers that can travel long-distances. In fact, all destroyed structures within the Eaton and Palisades fire perimeters were identified as being within a SHZ. More specifically, 74% of destroyed properties were in SHZ 4, and 91% were in SHZ 3 or 4.

Shortly after the fires were contained, Verisk wildfire researchers visited the impacted area to evaluate how the neighborhood layout, topography and proximity to fuels impacted the fire spread. They also studied how individual property-level hazards and mitigations affected the survivability of the structures. They found that high-density construction and the presence of combustible materials on or near the structure significantly impacted whether the structure was damaged or destroyed. Insights gleaned from post-disaster research visits inform enhancements to Verisk's wildfire models.  Notably, both FireLine and the Verisk Wildfire Model for the U.S. account for the hazard and mitigation actions taken at or near insured structures that may make those structures more resilient to wildfire.

This encompasses residential, commercial, and industrial property losses and includes automobile and building, contents, and time element coverages.

## Claims activity

### By the numbers

**Eaton Fire[1]**

**28,285**
number of claims[1]

**$7.5B+**
amount paid to date[1]

**14,021**
acres burned[2]

**10,488**
structures damaged or destroyed

**Palisades Fire[2]**

**21,473**
number of claims[1]

**$14B+**
amount paid to date[1]

**23,448**
acres burned[2]

**7,810**
structures damaged or destroyed

[1]California Department of Insurance, Nov. 17,2025 [2]CalFire, Jan. 6 2026

# Arizona

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for Arizona, using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**65.47%**
Percentage of structures at negligible risk[1]

**12.02%**
Percentage of structures at low risk[1]

**20.21%**
Percentage of structures at moderate risk[1]

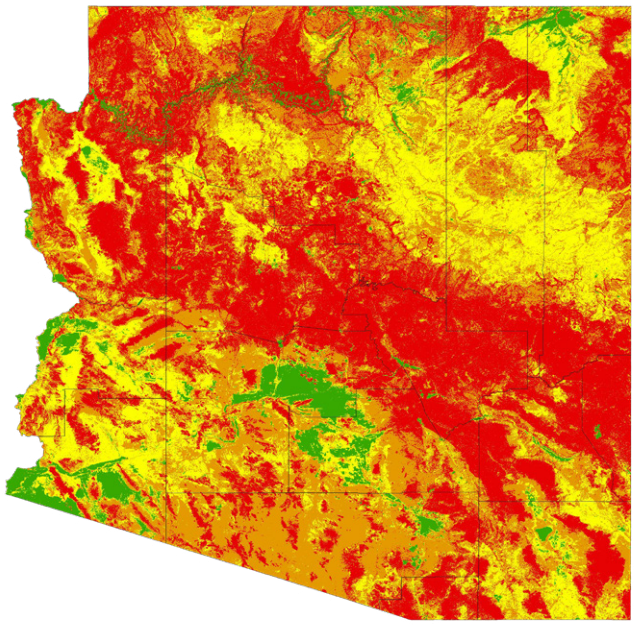
**2.30%**
Percentage of structures at high to extreme risk[1]

**538K**
Acres burned[2]

**347**
Number of wildfires (2024)[2]

**Wallow Fire**
Largest historical wildfire 2011(538,000 Acres) [2]

**$247K**
Largest aggregate insured wildfire loss[3]




Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Gila | 40% | 6% | 6% | No |
| Navajo | 33% | 5% | 9% | Unknown |
| Apache | 29% | 5% | 4% | No |
| Greenlee | 28% | 4% | 0% | No |
| Coconino | 22% | 6% | 7% | No |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, impact wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building code.

The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date. If the county has adopted a WUI code that is enforced by an entity other than a building code department, the BCEGS survey may not reflect enforcement.

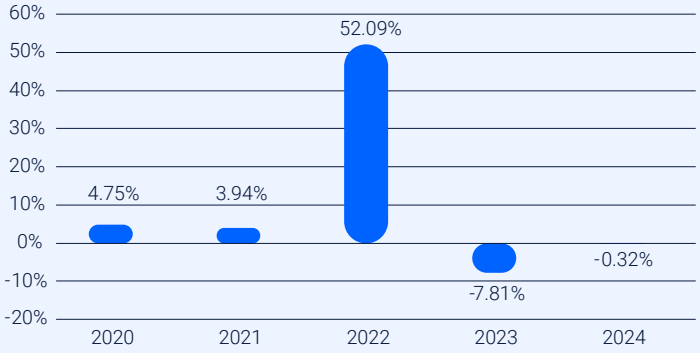
**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities such as vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Construction Activity:** New residential building permits from January through August decreased by 27% year-over-year in 2025 compared with the same period in 2024.

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in Arizona increased 3.8% and 4.7%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html

**Arizona % Change in Fire/Smoke Claims YOY**




**Claims activity:** Fire-related claims activity in Arizona during 2024 rose 20.41% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# California

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for California, using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**79.90%**
Percentage of structures at negligible risk[1]

**5.07%**
Percentage of structures at low risk[1]

**6.99%**
Percentage of structures at moderate risk[1]

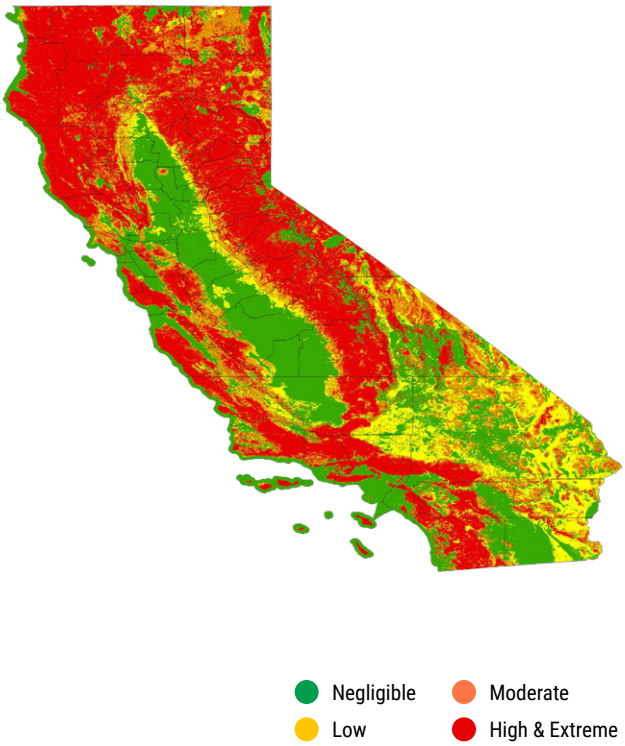
**8.04%**
Percentage of structures at high to extreme risk[1]

**185k**
Acres burned[2]

**188**
Number of wildfires (2024)[2]

**August Complex**
Largest historical wildfire 2020(1,032,600 acres) [2]

**$14B**
Largest aggregate insured wildfire loss[3]




Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Alpine | 90% | 4% | 33% | Yes |
| Tuolumne | 82% | 3% | 7% | Yes |
| Trinity | 73% | 4% | 38% | Yes |
| Nevada | 73% | 4% | 28% | Yes |
| Mariposa | 70% | 4% | 2% | Yes |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable, location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher level of exposure to wildfire hazard. FireLine also assesses exposure to windborne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, affect wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

Verisk was the first model vendor to submit its wildfire catastrophe model to the California Department of Insurance (CDI) for review under the newly adopted Pre-Application Required Information Determination (PRID) process. The CDI completed its review of Verisk's model in July 2025, allowing California insurers to use this robust, forward-looking wildfire model to more confidently assess and price wildfire risk.

**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities such as vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building codes.

The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code.

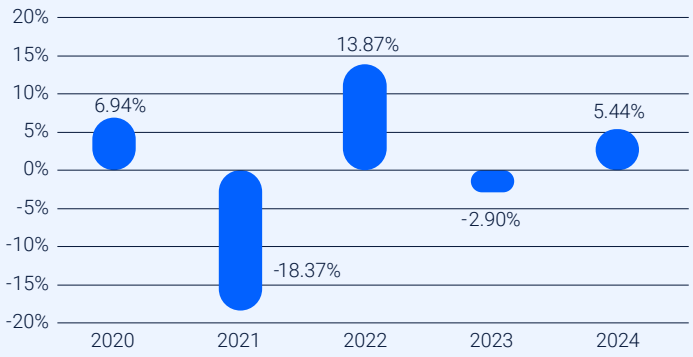
California adopted a version of the IWUIC statewide in 2008, with the state identifying areas where the code will be enforced for new construction, however local jurisdictions may also implement the state's WUI code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date.

**Construction activity:** New residential building permits from January through August decreased by 13% year-over-year in 2025 compared with the same period in 2024.

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in California increased 4.3% and 4.9%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html

**California % Change in Fire/Smoke Claims YOY**




**Claims activity:** Fire-related claims activity in California during 2024 rose 3.81% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# Colorado

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for Colorado using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**69.59%**
Percentage of structures at negligible risk[1]

**11.42%**
Percentage of structures at low risk[1]

**9.10%**
Percentage of structures at moderate risk[1]

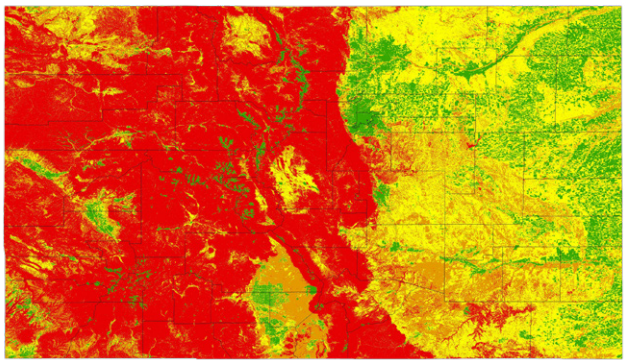
**9.89%**
Percentage of structures at high to extreme risk[1]

**5.3K**
Acres burned[2]

**1,050**
Number of wildfires(2024)[2]

**Cameron Peak**
Largest historical wildfire 2020 (208,000 acres) [2]

**$2.3B**
Largest aggregate insured wildfire Loss[3]




Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Gilpin | 94% | 7% | 0% | No |
| Clear Creek | 71% | 7% | 0% | Yes |
| Park | 65% | 1% | 14% | No |
| Custer | 64% | 4% | 0% | No |
| Hinsdale | 56% | 6% | 0% | No |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, impact wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building code.

The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date. If the county has adopted a WUI code that is enforced by an entity other than a building code department, the BCEGS survey may not reflect enforcement.

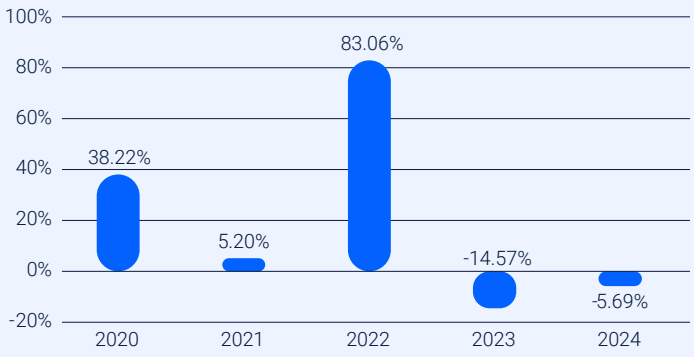
**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise USA® is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities like vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Construction Activity:** New residential building permits from January through August decreased by 7% year-over-year in 2025 compared with the same period in 2024

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in Colorado increased 3.6% and 4.3%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html

**Colorado % Change in Fire/Smoke Claims YOY**




**Claims activity:** Claims activity in Colorado during 2024 rose 22.24% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# Idaho

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for Idaho, using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**78.53%**
Percentage of structures at negligible risk[1]

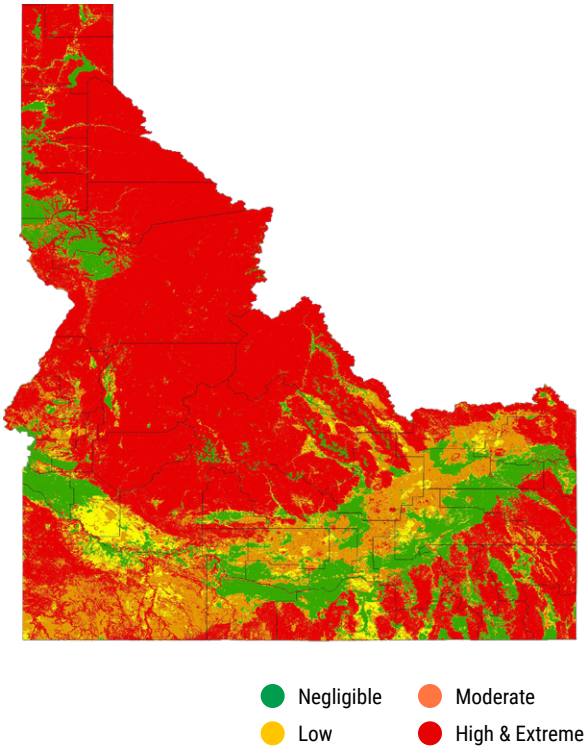
**5.23%**
Percentage of structures at low risk[1]

**7.48%**
Percentage of structures at moderate risk[1]

**8.76%**
Percentage of structures at high to extreme risk[1]

**10.5K**
Acres burned[2]

**440**
Number of wildfires (2024)[2]




**Murphy Complex**
Largest historical wildfire 2007 (652,000 acres)[2]

Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Boise | 59% | 7% | 5% | Yes |
| Benewah | 46% | 7% | 0% | Unknown |
| Bonner | 45% | 7% | 0% | Unknown |
| Clearwater | 40% | 9% | 0% | Unknown |
| Adams | 38% | 8% | 0% | Unknown |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

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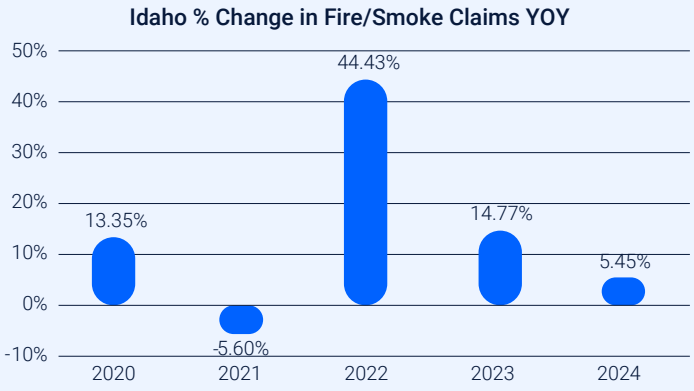
**Construction Activity:** New residential building permits from January through August decreased by 3% year-over-year in 2025 compared with the same period in 2024.

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in Idaho increased 5.9% and 7.4%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html




**Claims activity:** Fire-related claims activity in Idaho during 2024 rose 43.38% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# Montana

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for Montana, using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**49.61%**
Percentage of structures at negligible risk[1]

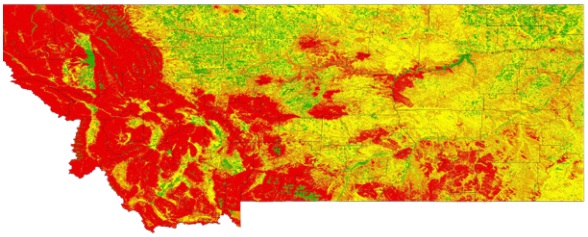
**23.99%**
Percentage of structures at low risk[1]

**14.76%**
Percentage of structures at moderate risk[1]

**11.65%**
Percentage of structures at high to extreme risk[1]

**1.4K**
Acres burned[2]

**399**
Number of wildfires(2024)[2]




## Valley Complex

Largest historical wildfire
2000 (292,000 acres) [2]

Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Lincoln | 39% | 7% | 0% | No |
| Jefferson | 38% | 9% | 0% | No |
| Granite | 36% | 8% | 0% | No |
| Mineral | 34% | 8% | 0% | No |
| Flathead | 26% | 7% | 2% | No |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, impact wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building code.

The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date. If the county has adopted a WUI code that is enforced by an entity other than a building code department, the BCEGS survey may not reflect enforcement.

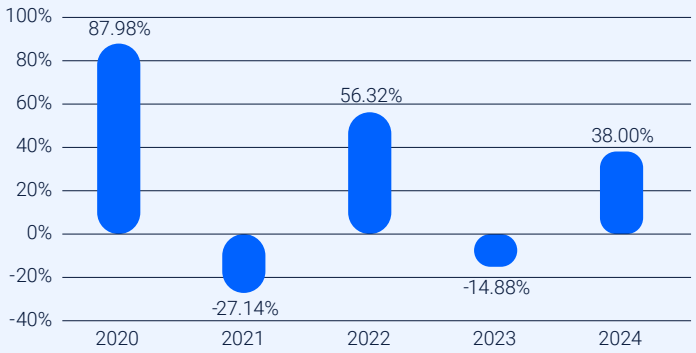
**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise USA® is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities like vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Construction Activity:** New residential building permits from January through August decreased by 1% year-over-year in 2025 compared with the same period in 2024.

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in Montana increased 6.3% and 8.1%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html

**Montana % Change in Fire/Smoke Claims YOY**




**Claims activity:** Fire-related claims activity in Montana during 2024 rose 53.11% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# Nevada

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for Nevada, using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**4.62%**
Percentage of structures at negligible risk[1]

**51.03%**
Percentage of structures at low risk[1]

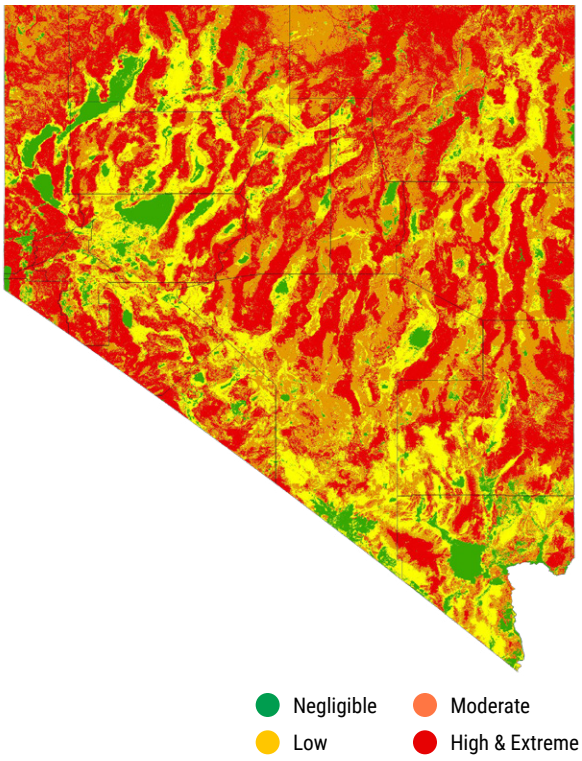
**27.38%**
Percentage of structures at moderate risk[1]

**16.96%**
Percentage of structures at high to extreme risk[1]

**9.7K**
Acres burned[2]

**279**
Number of wildfires (2024)[2]

**Martin**
Largest historical wildfire 2018 (439,000 acres burned)[2]




Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Storey | 67% | 4% | 0% | Yes |
| Douglas | 28% | 5% | 17% | Yes |
| Lincoln | 23% | 7% | 0% | No |
| Elko | 11% | 8% | 25% | No |
| Carson City | 4% | 4% | 2% | Yes |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, impact wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building code.

The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date. If the county has adopted a WUI code that is enforced by an entity other than a building code department, the BCEGS survey may not reflect enforcement.

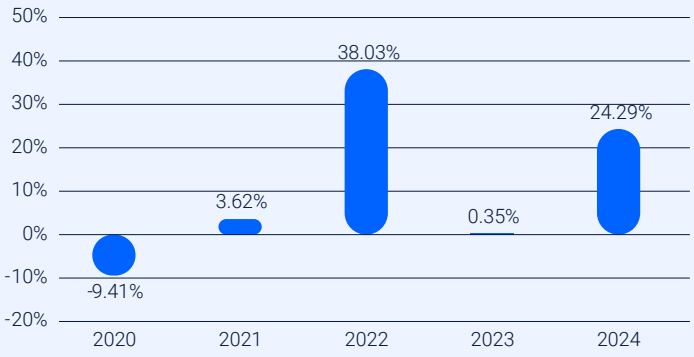
**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise USA® is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities like vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Construction Activity:** New residential building permits from January through August decreased by 26% year-over-year in 2025 compared with the Same period as 2024.

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in Nevada increased 5.5% and 7.6%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html

**Nevada % Change in Fire/Smoke Claims YOY**




**Claims activity:** Fire-related claims activity in Montana during 2024 rose 48.52% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# New Mexico

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for New Mexico, using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**53.22%**
Percentage of structures at negligible risk[1]

**23.09%**
Percentage of structures at low risk[1]

**13.88%**
Percentage of structures at moderate risk[1]

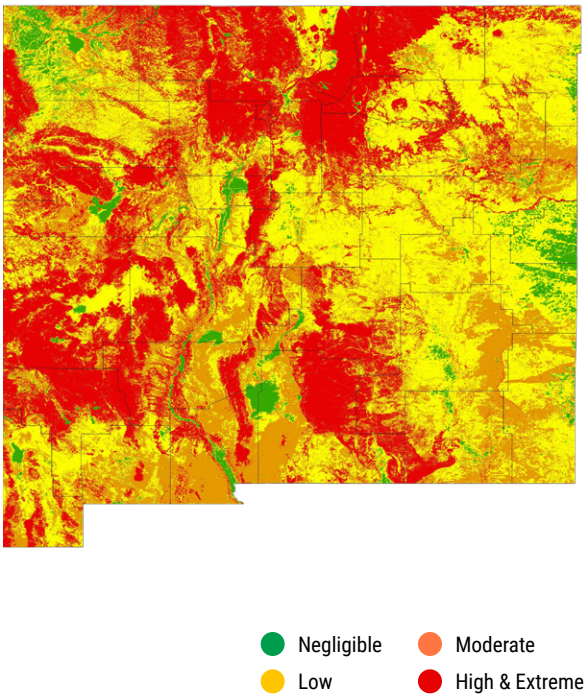
**9.81%**
Percentage of structures at high to extreme risk[1]

**8.6K**
Acres burned[2]

**48**
Number of wildfires(2024)[2]

**Hermit's Peak**
Largest historical wildfire 2022 (341,000 acres) [2]

**$250M**
Largest aggregate insured wildfire loss[3]




Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Lincoln | 74% | 3% | 27% | No |
| Catron | 36% | 4% | 2% | No |
| Colfax | 32% | 4% | 4% | Unknown |
| Mora | 29% | 3% | 0% | No |
| Grant | 25% | 5% | 0% | No |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, impact wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building code.

The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date. If the county has adopted a WUI code that is enforced by an entity other than a building code department, the BCEGS survey may not reflect enforcement.

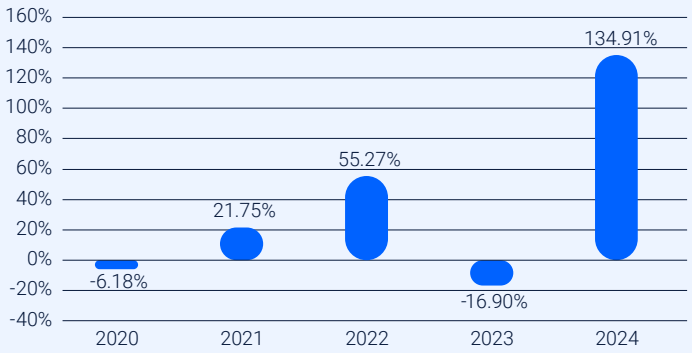
**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise USA® is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities like vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Construction Activity:** New residential building permits from January through August decreased by 18% year-over-year in 2025 compared with the same period in 2024.

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in New Mexico increased 4.5% and 5.7%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html

**New Mexico % Change in Fire/Smoke Claims YOY**




**Claims activity:** Fire-related claims activity in New Mexico during 2024 rose 173.56% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# Oklahoma

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for Oklahoma, using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**52.53%**
Percentage of structures at negligible risk[1]

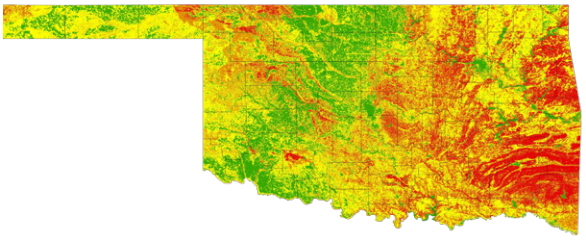
**30.24%**
Percentage of structures at low risk[1]

**11.96%**
Percentage of structures at moderate risk[1]

**5.27%**
Percentage of structures at high to extreme risk[1]

**3.5K**
Acres burned[2]

**1,050**
Number of wildfires (2024)[2]




## Northwest Oklahoma

Largest historical wildfire 2017, (779,300 acres) [2]

Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Cherokee | 28% | 4% | 0% | No |
| Delaware | 27% | 4% | 0% | No |
| Adair | 27% | 4% | 0% | No |
| Pawnee | 23% | 4% | 0% | No |
| Latimer | 21% | 4% | 0% | No |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, impact wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building code.

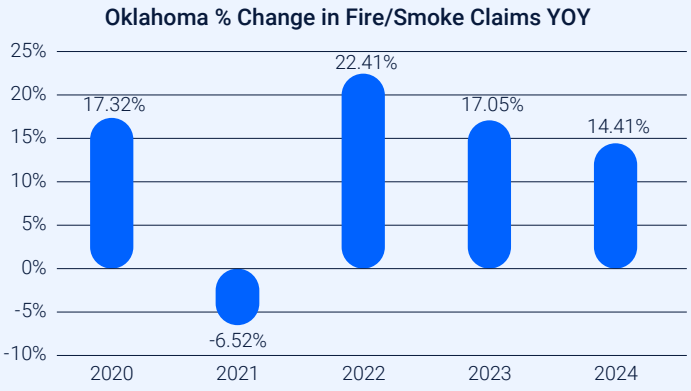
The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date. If the county has adopted a WUI code that is enforced by an entity other than a building code department, the BCEGS survey may not reflect enforcement.

**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise USA® is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities like vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Construction Activity:** New residential building permits from January through August 2025 increased by 1% compared with the same period in 2024.

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in Oklahoma increased 3.8% and 4.5%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html




**Claims activity:** Fire-related claims activity in Oklahoma during 2024 rose 45.36% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# Oregon

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for Oregon, using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**80.26%**
Percentage of structures at negligible risk[1]

**5.88%**
Percentage of structures at low risk[1]

**9.83%**
Percentage of structures at moderate risk[1]

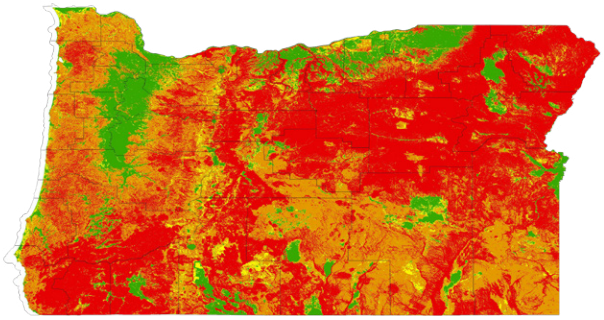
**4.02%**
Percentage of structures at high to extreme risk[1]

**12K+**
Acres burned[2]

**3,890**
Number of wildfires(2024)[2]

**Bootleg**
Largest historical wildfire 2021 (413,700 acres) [2]

**$2.7B**
Largest aggregate insured wildfire loss[3]




Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Wheeler | 41% | 6% | 0% | No |
| Grant | 27% | 6% | 10% | No |
| Josephine | 25% | 5% | 1% | Yes |
| Wallowa | 18% | 6% | 11% | Unknown |
| Union | 5% | 6% | 4% | Unknown |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, impact wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building code.

The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date. If the county has adopted a WUI code that is enforced by an entity other than a building code department, the BCEGS survey may not reflect enforcement.

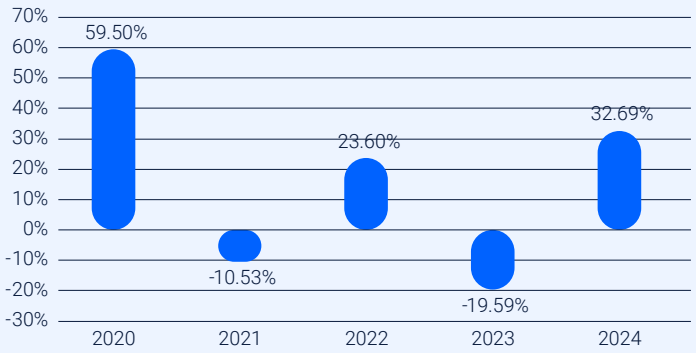
**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise USA® is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities like vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Construction Activity:** New residential building permits from January through August decreased by 13% year-over-year in 2025 compared with the same period in 2024.

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in Oregon increased 5.5% and 6.7%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html

**Oregon % Change in Fire/Smoke Claims YOY**




**Claims activity:** Fire-related claims activity in Oregon during 2024 rose 30.61% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# Tennessee

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for Tennessee, using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**24.31%**
Percentage of structures at negligible risk[1]

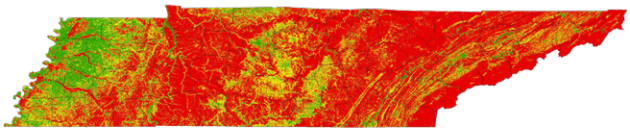
**22.87%**
Percentage of structures at low risk[1]

**27.29%**
Percentage of structures at moderate risk[1]

**25.53%**
Percentage of structures at high to extreme risk[1]

**4K+**
Acres burned[2]

**1,400**
Number of wildfires(2024)[2]




**Chimney Tops 2**
Largest historical wildfire 2016 (17,000 acres) [2]

Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Cumberland | 61% | 5% | 0% | No |
| Anderson | 43% | 9% | 0% | No |
| Hamilton | 28% | 9% | 0% | No |
| Knox | 20% | 9% | 0% | No |
| Davidson | 15% | 7% | 0% | Unknown |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, impact wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building code.

The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date. If the county has adopted a WUI code that is enforced by an entity other than a building code department, the BCEGS survey may not reflect enforcement.

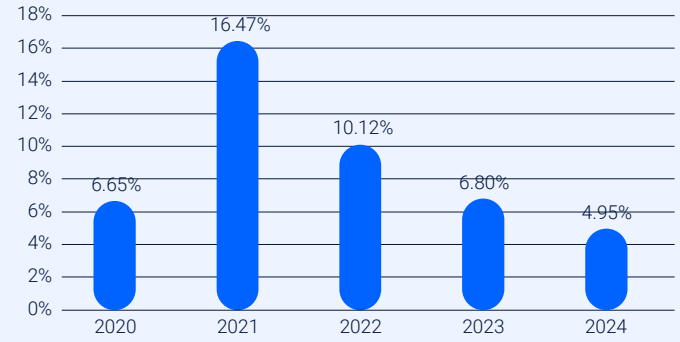
**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise USA® is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities like vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Construction Activity:** New residential building permits from January through August decreased by 14% year-over-year in 2025 compared with the same period in 2024.

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in Tennessee increased 5.3% and 8%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html

**Tennessee % Change in Fire/Smoke Claims YOY**




**Claims activity:** Fire-related claims activity in Tennessee during 2024 rose 24.91% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# Texas

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for Texas, using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**56.33%**
Percentage of structures at negligible risk[1]

**22.12%**
Percentage of structures at low risk[1]

**15.85%**
Percentage of structures at moderate risk[1]

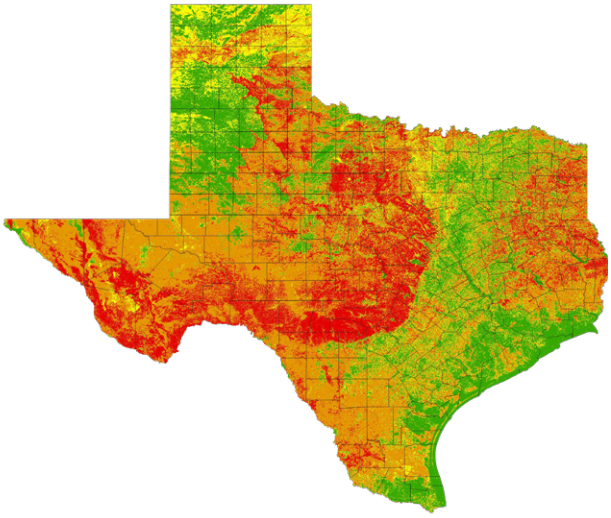
**5.71%**
Percentage of structures at high to extreme risk[1]

**1K+**
Acres burned[2]

**6,200**
Number of wildfires(2024)[2]

**East Amarillo**
Largest historical wildfire 2011, (907,200 acres) [2]

**$530M**
Largest aggregate insured wildfire loss[3]




Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Bandera | 78% | 5% | 0% | Unknown |
| Real | 64% | 4% | 0% | Unknown |
| Kendall | 52% | 5% | 0% | Unknown |
| Kerr | 50% | 4% | 0% | Unknown |
| Comal | 49% | 5% | 2% | Unknown |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, impact wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building code.

The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date. If the county has adopted a WUI code that is enforced by an entity other than a building code department, the BCEGS survey may not reflect enforcement.

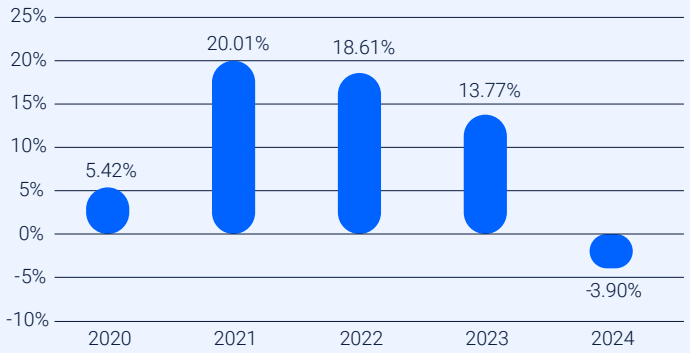
**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise USA® is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities like vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Construction Activity:** New residential building permits from January through August decreased by 16% year-over-year in 2025 compared with the same period in 2024.

**Reconstruction cost trend:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in Texas increased 4.0% and 4.7%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html

**Texas % Change in Fire/Smoke Claims YOY**




**Claims activity:** Fire-related claims activity in Texas during 2024 rose 25.68% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# Utah

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for Utah, using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**77.54%**
Percentage of structures at negligible risk[1]

**9.60%**
Percentage of structures at low risk[1]

**6.76%**
Percentage of structures at moderate risk[1]

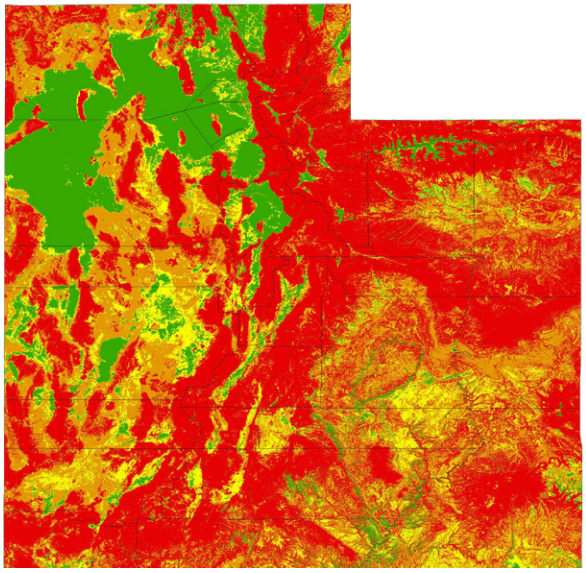
**6.11%**
Percentage of structures at high to extreme risk[1]

**6K+**
Acres burned[2]

**212**
Number of wildfires(2024)[2]

**Milford Flat**
Largest historical wildfire 2007, (363,100 acres) [2]

**$3M+**
Largest aggregate insured wildfire loss[3]




Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Kane | 55% | 5% | 0% | Unknown |
| Summit | 49% | 5% | 11% | Yes |
| Wasatch | 41% | 5% | 1% | Yes |
| Daggett | 20% | 5% | 0% | Unknown |
| Morgan | 19% | 5% | 32% | Yes |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, impact wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building code.

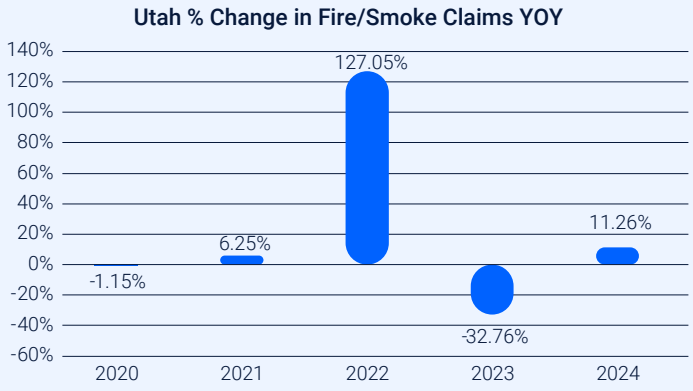
The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date. If the county has adopted a WUI code that is enforced by an entity other than a building code department, the BCEGS survey may not reflect enforcement.

**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise USA® is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities like vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Construction Activity:** New residential building permits from January through August decreased by 10% year-over-year in 2025 compared with the same period in 2024.

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in Utah increased 4.7% and 5.6%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html




**Claims activity:** Fire-related claims activity in Utah during 2024 rose 27% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# Washington

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for Washington, using data from January 1 through December 31, 2024..

## Wildfire Risk at a Glance

**84.06%**
Percentage of structures at negligible risk[1]

**6.06%**
Percentage of structures at low risk[1]

**7.70%**
Percentage of structures at moderate risk[1]

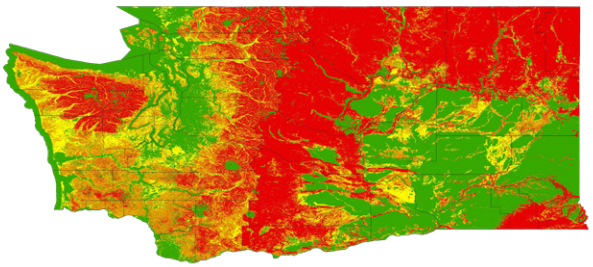
**2.18%**
Percentage of structures at high to extreme risk[1]

**2K+**
Acres burned[2]

**355**
Number of wildfires(2024)[2]

**Carlton Complex**
Largest historical wildfire 2014, (256,100 acres) [2]

**$300M**
Largest aggregate insured wildfire loss[3]




Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Ferry | 58% | 5% | 0% | Yes |
| Pend Oreille | 57% | 4% | 1% | Yes |
| Stevens | 41% | 5% | 0% | Yes |
| Kittitas | 27% | 6% | 14% | Yes |
| Chelan | 16% | 6% | 7% | Yes |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, impact wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building code.

The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date. If the county has adopted a WUI code that is enforced by an entity other than a building code department, the BCEGS survey may not reflect enforcement.

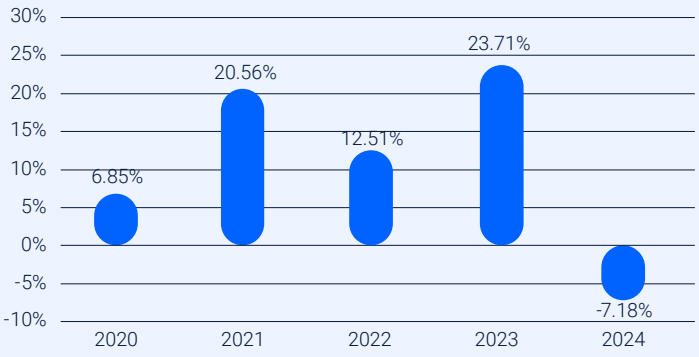
**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise USA® is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities like vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Construction Activity:** New residential building permits from January through August decreased by 20% year-over-year in 2025 compared with the same period in 2024.

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in Washington increased 6.4% and 8.4%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html

**Washington % Change in Fire/Smoke Claims YOY**




**Claims activity:** Fire-related claims activity in Washington during 2024 rose 26.10% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# Wyoming

Wildfires continue to be a costly and potentially growing exposure for many insurers, resulting in billions of dollars in losses. This report provides a high-level overview of wildfire risk for Wyoming, using data from January 1 through December 31, 2024.

## Wildfire Risk at a Glance

**59.37%**
Percentage of structures at negligible risk[1]

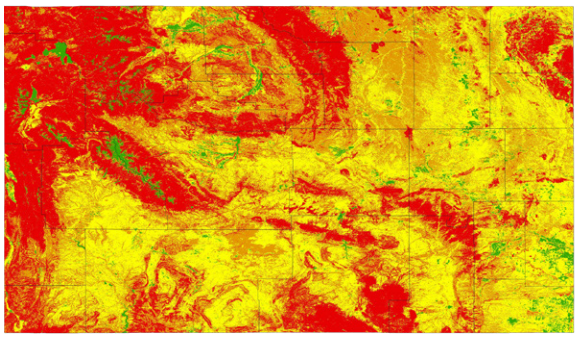
**25.91%**
Percentage of structures at low risk[1]

**11.63%**
Percentage of structures at moderate risk[1]

**3.09%**
Percentage of structures at high to extreme risk[1]

**7K+**
Acres burned[2]

**2,660**
Number of wildfires(2024)[2]



## Remington

Largest historical wildfire 2024, (196,000 acres) [2]

Negligible
Moderate
Low
High & Extreme

Sources: 1. FireLine, 2. National Interagency Fire Center, 3. Verisk Property Claims Solutions

## Wildfire Risk and Mitigation Overview by County

Counties with the highest percentage of structures in high to extreme risk were identified using FireLine®.

| County | Percent of all structures[1] | Annual Exposure Growth[2] | Percent of all structures in the county in a Firewise USA® community | WUI Building Code adopted and enforced[3] |
|---|---|---|---|---|
| Teton | 25% | 5% | 1% | Yes |
| Crook | 20% | 5% | 0% | No |
| Weston | 15% | 5% | 0% | No |
| Lincoln | 15% | 5% | 10% | Unknown |
| Sublette | 9% | 5% | 0% | No |

[1]Per FireLine® [2]Annual exposure growth is a measure of nominal exposure growth, encompassing increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database leveraged by the Verisk Wildfire model for the United States for estimating exposure to catastrophe events. [3]Per Verisk's Building Code Effectiveness Grading Schedule (BCEGS).

**FireLine®** is a granular, customizable location- and structure-specific wildfire hazard and mitigation assessment solution. FireLine provides property-specific scores ranging from 0 to 30, with a higher score indicating a higher likelihood of damage or destruction, in the event a wildfire reaches the property. Additionally, FireLine's Special Hazard Zones (SHZ) assess exposure to wind-borne embers, smoke and ash damage, and urban conflagration extending beyond wildlands.

**The Verisk Wildfire Model for the United States** is a physics-based catastrophe model that provides insurance carriers and reinsurers with an understanding of their financial exposure attributable to the wildfire peril. More specifically, by simulating millions of possible and actual wildfire events, the model gives carriers insights into the probability that their portfolios will experience a certain level of financial loss attributable to this peril in the coming year. The model accounts for how near-present climate conditions, including drought and wind, impact wildfire spread, as well as the frequency and severity of loss, enabling (re)insurers to make informed financial decisions that ultimately support a more resilient and sustainable insurance market.

**Verisk's Building Code Effectiveness Grading Schedule (BCEGS)** provides information on communities' building code adoption and enforcement. BCEGS data is aggregated into classifications from 1 to 10, with Grade 1 representing exemplary commitment to building code.

The International Wildland-Urban Interface Code (IWUIC) is a model code developed by the International Code Council that establishes minimum requirements for land use, construction, and vegetation management in areas where structures and wildland fuels meet. Its purpose is to reduce the risk of wildfire ignition and spread, safeguard life and property, and promote resilient communities in the wildland-urban interface (WUI). The code may be enacted – often significantly diluting the IWUIC – by local authorities, typically the local fire district, land use department, or building department, which are then responsible for enforcing the code. WUI code adoption and enforcement information is based on the adoption status in the community on the date of the BCEGS survey. It does not denote any potential changes in adoption prior to or after the survey date. If the county has adopted a WUI code that is enforced by an entity other than a building code department, the BCEGS survey may not reflect enforcement.

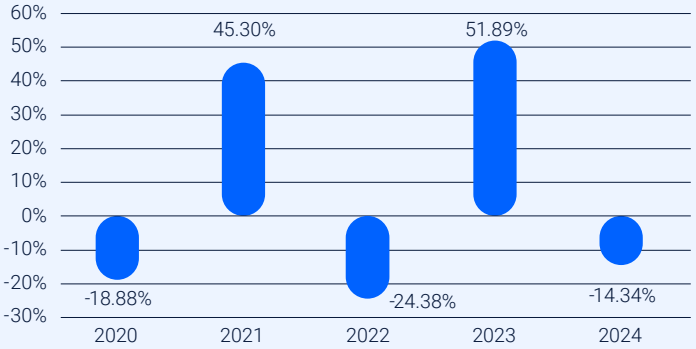
**Firewise USA® - Community Mitigation:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts. Firewise USA® is a national program from the NFPA that helps communities reduce their wildfire risk through a collaborative, neighbor-led approach. By organizing, assessing their local risks, creating an action plan, and implementing risk reduction activities like vegetation management and home hardening, a community can become a recognized **Firewise USA®** site, demonstrating a commitment to resilience.

**Construction Activity:** New residential building permits from January through August decreased by 14% year-over-year in 2025 compared with the same period in 2024.

**Reconstruction cost trends:** As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, Verisk's reconstruction cost estimating tool, average reconstruction costs for residential and commercial structures in Wyoming increased 4.9% and 6.1%, respectively, from January 2024 to January 2025. Lengthening build times create additional pressures as inflation increases over the course of construction.

**Construction activity source:** https://www.census.gov/construction/bps/statemonthly.html

**Wyoming % Change in Fire/Smoke Claims YOY**




**Claims activity:** Claims activity in Wyoming during 2024 rose 10.76% above the average from 2019–2023. This spike reflects a broader pattern captured through XactAnalysis®, the system used by insurance carriers to self-report claims. However, because often the data doesn't specify whether the fire or smoke claim is wildfire-related, all such claims, regardless of origin, are grouped together. The result is a dataset that tells a story of rising fire-related losses.

# Conclusion and Strategic Implications

The compiled reports highlight the urgent need for enhanced risk management and mitigation strategies in wildfire-prone areas. Key findings include:

**Financial and risk exposure:** States with high wildfire risk face substantial financial exposure, with potential losses reaching billions of dollars. A clear understanding of these risks is essential for effective insurance coverage and financial preparedness.

**Historical and current trends:** The reports provide context through historical wildfire data and current trends, underscoring the growing challenges associated with wildfire events.

**Mitigation and resilience:** Active and ongoing mitigation efforts are critical to reducing wildfire risk. Supporting these initiatives can significantly improve community resilience and safety.

**Economic impact:** Trends in insurance claims and reconstruction costs highlight the increasing severity of wildfires, emphasizing the need for updated property data to ensure accurate risk assessment and coverage.

# Recommendations

Suggested steps to address the challenges presented by wildfires effectively include:

**Enhanced risk models:** Use the insights from these reports to improve risk models and better understand exposure in high-risk areas.

**Investment in mitigation:** Support and invest in local and state-level wildfire mitigation programs to reduce risks and enhance community preparedness.

**Updated Coverage Plans:** Use current data on reconstruction costs and claims to ensure insurance policies align with evolving risk landscapes.

As wildfires become more frequent and severe, proactive and informed strategies are essential for managing risk and protecting communities. These compiled reports are designed to deliver valuable insights for navigating the complexities of wildfire risk and developing effective management strategies.



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